

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carolyn Marie Sheaffer
Debtor

Case No. 17-05010-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +Carolyn Marie Sheaffer, 3471 Spring Road, Carlisle, PA 17013-8739
4999284 COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
4999289 +KOUGH'S OIL SERVICE, PO BOX 116, NEWVILLE, PA 17241-0116
4999293 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4999294 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4999281 EDI: AFNIRECOVERY.COM Mar 13 2020 23:18:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3097,
BLOOMINGTON, IL 61702-3097
4999282 +EDI: CINGMIDLAND.COM Mar 13 2020 23:18:00 AT&T MOBILITY, 15901 E SKELLY DRIVE (PHILA),
TULSA, OK 74116-2809
4999283 +E-mail/Text: dehartstaff@pamd13trustee.com Mar 13 2020 19:25:29 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4999285 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 13 2020 19:25:13 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5021702 +EDI: WFNNB.COM Mar 13 2020 23:18:00 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4999286 EDI: CBS7AVE Mar 13 2020 23:18:00 HOME AT FIVE, PO BOX 2848, MONROE, WI 53566-8048
4999287 EDI: IRS.COM Mar 13 2020 23:18:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4999288 EDI: JEFFERSONCAP.COM Mar 13 2020 23:18:00 JEFFCAPSYS, 16 MCLELAND RD,
SAINT CLOUD, MN 56303
5000123 EDI: JEFFERSONCAP.COM Mar 13 2020 23:18:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4999290 +E-mail/Text: Bankruptcies@nragroup.com Mar 13 2020 19:25:37 NATIONAL RECOVERY AGENCY,
2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4999291 +E-mail/Text: bknotice@prgmail.com Mar 13 2020 19:25:18 PARAGON REV, 216 LE PHILLIP COURT,
CONCORD, NC 28025-2954
5002308 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 13 2020 19:25:12
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
4999292 +E-mail/Text: jennifer.chacon@spservicing.com Mar 13 2020 19:25:38 SPS,
ATTN: BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5162143 +E-mail/Text: bncmail@w-legal.com Mar 13 2020 19:25:23 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5162144 +E-mail/Text: bncmail@w-legal.com Mar 13 2020 19:25:23 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5014862 E-mail/Text: jennifer.chacon@spservicing.com Mar 13 2020 19:25:38
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5021313 EDI: AIS.COM Mar 13 2020 23:18:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
4999295 +EDI: BLUESTEM Mar 13 2020 23:18:00 WEBBNK/FHUT, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820
4999296 +EDI: BLUESTEM Mar 13 2020 23:18:00 WEBBNK/FSTR, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820
4999297 EDI: WFFC.COM Mar 13 2020 23:18:00 WELLS FARGO CARD SERVICES, PO BOX 14517,
DES MOINES, IA 50306-3517
5012377 EDI: WFFC.COM Mar 13 2020 23:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
Seattle, WA 98121-3132
5002309* +Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Carolyn Marie Sheaffer DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor U.S. Bank, National Association et. al.
bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Carolyn Marie Sheaffer karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

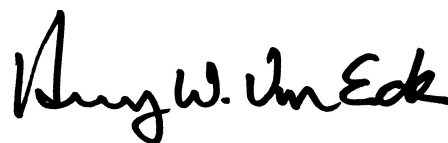
Debtor 1	<u>Carolyn Marie Sheaffer</u>	Social Security number or ITIN	xxx-xx-5009
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-05010-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carolyn Marie Sheaffer
dba Lovewinx by Carolyn, fdba Tasteful Treasures by
Carolyn

3/13/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.